

FILED
6/17/25 10:24 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DENISE M. COLTON.

Debtor(s).

)
)
)
)
)
X

Case No. 20-23276-GLT

Chapter 13

Related Dkt. no. 209

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☒ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: _____
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated _____
- ☒ Amended Chapter 13 Plan dated 3/13/24

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from \$2,060 to \$3,539 per month.

effective 6/25;

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:
- Trustee's Certificate of Default (at Doc 201) is treated as resolved by this Order.
 - *Debtor(s) are to fund the plan by TFS [notwithstanding anything to the contrary in the plan] which is to be implemented within 14 days of the date of this Order (if not previously implemented). Debtor(s) are responsible for ensuring that the full monthly plan payment is made each month regardless of the manner in which payments are intended to be made. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods (wage attachment, TFS, or ACH).*
 - *To the extent the Plan is confirmed pre-bar date(s) or the completion of pending or contemplated litigation (including §506/522f action and objections to claims) or Loss Mitigation (LMP), or any other plan contingencies including sales, creditors will be paid per plan in the plan amount (or as*

superseded by this Confirmation Order or other Order(s) of Court) notwithstanding a claim in a greater amount or priority. Debtor shall review all proofs of claims as filed and to take such action(s), including modification of the Plan or this Confirmation Order, as is necessary to address claim discrepancies and to address other subsequent events that will affect the adequacy of plan funding (including the outcome of contemplated or pending litigation, LMP, sale process, etc.) The need to address plan funding deficiency includes increasing the plan payment as necessary to fund 100% of timely filed and allowed non-specially classified unsecured creditors in 100% plan cases.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a de novo hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 17th day of June, 2025


United States Bankruptcy Judge

Stipulated by:

/s/ Julie Frazee Steidl
Counsel to Debtor

Stipulated by:

/s/ James Warmbrodt
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:
Denise M. Colton
Debtor

Case No. 20-23276-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 17, 2025

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2025:

Recip ID	Recipient Name and Address
db	+ Denise M. Colton, 544 Jefferson Rd, Pittsburgh, PA 15235-3725
15314144	#+ Georgetta Colton, 118 Oak Manor Place, Pittsburgh, PA 15235-2640
15329206	+ Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
15314150	+ Law Offices of Patenaude & Felix APC, 501 Corporate Drive, South Pointe Center, Suite 205, Canonsburg, PA 15317-8584
15314159	+ Riverset Credit Union, 53 South Tenth St, Pittsburgh, PA 15203-1142

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 18 2025 00:27:37	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 18 2025 00:27:17	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 18 2025 00:21:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15694817	Email/Text: bankruptcy@acacceptance.com	Jun 18 2025 00:22:00	American Credit Acceptance, PO Box 204531, Dallas, TX 75320-4531
15314136	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 18 2025 00:22:00	Capital One Bank, c/o Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
15314137	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jun 18 2025 00:27:34	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15314138	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jun 18 2025 00:27:11	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15428357	+ Email/Text: bankruptcy@clearviewfcu.org	Jun 18 2025 00:22:00	Clearview Federal Credit Union, 8805 University Blvd., Moon Twp., PA 15108-4212
15314139	+ Email/Text: bankruptcy@sw-credit.com	Jun 18 2025 00:22:00	Comcast, c/o Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
15314140	+ Email/Text: BKPT@cfna.com	Jun 18 2025 00:21:00	Credit First National Association, Pob 81315, Cleveland, OH 44181-0315
15314142	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 18 2025 00:27:35	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15314141	Email/PDF: Citi.BNC.Correspondence@citi.com		

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		Jun 18 2025 00:27:58	Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
15334917	+ Email/Text: kbarkley@bernsteinlaw.com	Jun 18 2025 00:22:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15314143	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 18 2025 00:21:00	Fortiva, Pob 105555, Atlanta, GA 30348-5555
15314145	+ Email/Text: bankruptcy@huntington.com	Jun 18 2025 00:22:00	Huntington Natl Bk, Po Box 1558, Columbus, OH 43216-1558
15314146	+ Email/Text: bankruptcy@huntington.com	Jun 18 2025 00:22:00	Huntington Natl Bk, Attn: Bankruptcy, P.O. Box 340996, Columbus, OH 43234-0996
15319268	+ Email/Text: RASEBN@raslg.com	Jun 18 2025 00:21:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15314147	^ MEBN	Jun 18 2025 00:00:10	KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000, Philadelphia, PA 19106-1541
15314149	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 18 2025 00:27:59	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15314148	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 18 2025 00:27:17	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15639439	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 18 2025 00:21:00	Lakeview Loan Servicing, LLC, c/o Rightpath Servicing, LLC, PO Box 619096, Dallas, TX 75261-9096
15695624	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 18 2025 00:21:00	Lakeview Loan Servicing, LLC, c/o Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9096
15314152	Email/Text: camanagement@mtb.com	Jun 18 2025 00:22:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15314151	Email/Text: camanagement@mtb.com	Jun 18 2025 00:22:00	M & T Bank, Po Box 900, Millsboro, DE 19966
15331266	Email/Text: camanagement@mtb.com	Jun 18 2025 00:22:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
15320092	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 18 2025 00:22:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15508163	Email/Text: nsm_bk_notices@mrcooper.com	Jun 18 2025 00:21:00	Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
15314156	+ Email/PDF: Bankruptcy_Prod@mohela.com	Jun 18 2025 00:27:35	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
15314153	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jun 18 2025 00:27:21	Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15320456	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jun 18 2025 00:56:31	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
15335537	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 18 2025 00:27:35	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
15319851	+ Email/Text: ebnpeoples@grblaw.com	Jun 18 2025 00:21:00	Peoples Natural Gas Company LLC, c/o GRB Law, Frick Bldg., 437 Grant St., 14th Floor, Pittsburgh, PA 15219-6101
15314160	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 18 2025 00:27:59	SYNCB/Walmart, c/o Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15314621	^ MEBN	Jun 18 2025 00:00:37	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15314161	+ Email/Text: bncmail@w-legal.com		

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15314162	+ Email/Text: bncmail@w-legal.com	Jun 18 2025 00:22:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15329441	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 18 2025 00:22:00	Target, c/o Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
15314616	+ Email/Text: bankruptcy@huntington.com	Jun 18 2025 00:21:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
15314163	^ MEBN	Jun 18 2025 00:22:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
15327465	Email/Text: BNCnotices@dcmsservices.com	Jun 18 2025 00:00:15	Transworld Systems Inc., 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
15314165	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jun 18 2025 00:21:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15314164	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jun 18 2025 00:21:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
15331981	Email/PDF: ebn_ais@aisinfo.com	Jun 18 2025 00:21:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
15314166	Email/Text: pitbk@weltman.com	Jun 18 2025 00:27:59	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
		Jun 18 2025 00:21:00	Weltman, Weinberg & Reis, 436 Seventh Avenue, Suite 2500, Koppers Building, Pittsburgh, PA 15219-1842

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC
cr		Lakeview Loan Servicing, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15314157	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
15314158	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
15314154	*+	Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15314155	*+	Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15418530	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 2 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 19, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: auto

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2025 at the address(es) listed below:

Name	Email Address
Christopher A. DeNardo	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC logsecf@logs.com
Christopher A. DeNardo	on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com
Denise Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Julie Frazee Steidl	on behalf of Debtor Denise M. Colton julie.steidl@steidl-steinberg.com abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwillhelm@s teidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Roger Fay	on behalf of Creditor Lakeview Loan Servicing LLC rfay@alaw.net, bkecf@milsteadlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 10